Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty;" while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse-know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a liittle reluctant about knocking off a few dollars from the already low rent-but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months'

rent income, the cost of re-papering the house, and of making many-repairs-all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking-her neighbor's servant to secure a servant for her-some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servantvirtually delegating the selection to someone else. A "Help Want!" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the placewhich is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles-that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE--1 GENT A WORD FOR THE FIRST INSERTION AND 1-2 GENT A WORD FOR EACH INSERTION

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

REAL ESTATE TRANSFERS

From the Records of the Indiana Title & Loan Co.

Walter A. Funk and wife to Albert Myers, lot 19, Harris' addition, \$1,425.

State of Indiana to M. M. Dinan, lots SEELY AUTO SCHOOL & GAR. 153 and 174, Fowler's addition to Misha. 232 N. Michigan .st. Both phones. Judd, part of lot 9, mlock 38, Lawrence & Battelf's addition to Mishawaka, \$1,100.
Total amount for month, to date, \$15,- WANTED-Solicitor. Apply Box G 100

CHANGE OF VENUE IS ASKED IN KNABE CASE

INDIANAPOLIS, Oct. 3 .- A motion for a change of venue in the case against Dr. Wm. B. Craig, indicted jointly with Alonzo M. Ragsdale, on YOUNG MEN to know that there are only attorneys for the defendant. The re- strator, or Salesman of Automobiles. It as the cases had been set for trial on

*Dr. Craig in his affidavit declares and told them if they could agree upon a county which they wished the case sent, he would so order but if they were unable to agree, the court they were unable to agree, the court preferred. Address Box M. L., care Newswould name the county, he said, as the court would grant the motion.

LEGAL NOTICES.



NON-RESIDENT NOTICE. State of Indiana, St. Joseph County, 88. In the St. Joseph Superior Court, Sep-Pope Benford, Divorce, Cause No., 6 p. m.

fendant in the above cause together with a proper affidavit that said defendant, WANTED-A woman to work in kitchen. Pope Benford, is not a resident of the

state of Indiana. day of February, 1914, the same being the at once. Harshman Tent & Awning Co. 2nd day of the February term of said Cor. Colfax and Lafayette. court to commence at the city of South next on which day said defendant is required to appear to said action FRANK P. CHRISTOPH, Clerk. oct3-10-17

NOTICE. State of Indiana, St. Joseph County, ss. of the Peace. James P. Woodward, do-ing business as Woodward Transfer R. E. Page, 501 N. Lafayette st. Line, vs. Laura Anderson.

To Laura Anderson; property alleged to belong to you, and also his affidavit that you are a non-restdent of the state of Indiana.

You are therefore notiful that said your absence, and an order made for the WANTED Giris to learn cigar making his complaint, said cause will be heard in sale of said property. Witness my hand and seal this 25th day of September, 1913. ANDREW N. HILDEBRAND, Justice. HUBBELL, MeINERNY, MeINERNY & YEAGLEY, Attys. for Plaintiff.

sept26oct3-10 NOTICE OF FINAL ACCOUNT.

Estate of Mary E. Croker. By direction of Lincoln L. Crocker, executor of the estate of Mary E. Crocker, late of St. Joseph County, in the state

of Indiana, deceased. Notice is hereby given to the heirs, legatees and devisees of sald decedent, and all Sample st. other persons interested in said estate, that said executor has filed in this court his account and vouchers for the final set- WANTED-Competent nelp. Washing tlement of said estate, and they are therefore hereby required to be and appear in Apply with references, mornings, 413 W. FOR SALE-A 11-room rooming house, said court on the 3rd day of November. Colfax. 1913, when the same will be heard, and make proof of their heirship, or claim to any part of said estate, and show cause if any there be, why said account and vouchers should not be approved. Witness the clerk and the seal of the St. ann, this 3rd day of October, 1913. FRANK R. CHRISTOPH, Clerk. DRUMMOND & DRUMMOND.

oct3-10 HELP WANTED-MALE.

Attorneys for Executor.

GOOD LIVE man wanted; good position. M. B. Graver.

shaper man. Winkler Bros. Mfg. Co.

steady, clean work. Apply Wilson Bros. FURNISHED ON REQUEST. Shirt Factory, W. Sample st.

WANTED-Tool or die makers. Apply or FICE, OVER SAX'S STORE, SOUTH those that last and fit. Miller Cabinet Elkhart, Ind.

MEN for general farm work by month or

Johnson lunch car, South st.



Don't publish, \$1.

First Trust & Savings Co. to Ben Baer, bot 11, Smills & Fisher's sub., Mishawaka, perts. A splendid automobile text book, 100 LOST—Blue serge suit coat, between 200 \$2,000.

William P. O'Neill and wife to Chara William P. O'Neill and wife to Chara Isabelle Robertson, lot 10, O'Neill & Payment plan if so desired. We teach Schwab's addition to Mishawaka, \$1,000.

State of Indiana to M. M. Dinan, a lot block ou S. Lafayette st. and 100 block on W. Wayne st. Return to 112 W. Wayne st. and receive reward.

State of Indiana to M. M. Dinan, a lot write, call or phone for particulars.

State of Indiana to M. M. Dinan, lots

State of Indiana to M. M. Dinan, lots

State of Indiana to M. M. Dinan, lots

First Trust & Savings Co. to Laura Ella WANTED-Strong boys for carriers, Apply at News-Times circulation dept.

> News-Times. MEN-Age 18 to 30, wanted at once for Firemen and Brakemen; no experience necessary; \$80 to \$130 per month; promo

> > -WANTED-

charge of murdering Dr. Helen Knabe special inducements offered you to learn here October 23, 1911, was filed in the the Automobile Business. Do you want \$1,00 down and 50c per week eriminal court here Thursday, by to be a Chauffeur, Repairman, Demonquest came as a surprise both to the so investigate our system teaching and court and to the prosecuting attorney september 15. INDIANA MOTOR COLLEGE,

114-116 E. Sample St. Home Phone 5041.

he believes it will be impossible for WANTED-Men that work in machine News-Times. him to secure a fair trial in Marion | shops and factories, if you would like county. Judge Markey called a con- to earn \$8 to \$12 per week extra using WANTED Furs to make over; prices rea- Wall Paper Co., 319 S. Michigan st. ference of the attorneys in the case your idle time only, call Sunday morning 11 to 12 o'clock, Oct. 5, at 724 J. M. S

Times.

HELP WANTED-FEMALE.



WANTED-Girls to wrap and pack candy Apply Weber Candy Factory, 114-116 W. WANTED TO RENT-On the west side Division st.

WANTED-A good, middle-aged lady for tember Term, 1913. Mabe! Benford vs. general housework. Call Bell 611 before WANTED-Six or 7-room house, strictly

Be it known that the above named plain- WANTED-Competent reliable nurse for tiff has filed in the office of the clerk of baby. Good wages. Call after ten a. m. said court her complaint against said de- Auditorium theater. Mrs. Arthur Berthelet.

Apply at Philadelphia. Said defendant is hereby notified that WANTED-Girls experienced on power said cause will stand for tral on the 17th sewing machines. Good wages. Apply

Bend, on the 16th Monday in February WANTED-Girl for dishwashing, 223 S Michigan. WANTED-Woman cook; also dishwasher A. N. HILDEBRAND, Atty. for Pit'ff. | Kohinor Restaurant, 210 E. Jefferson.

WANTED-Lady sometor. Apply box G-24. News-Times. Before Andrew N. Hildebrand, a Justice WANTED-Competent girl for cooking and DR. CRAVENS-See him at his own

WHEREAS, James P. Woodward, doing business as the Woodward Transfer Line, bas filed in the court, his complaint, affi-WANTED-A competent girl for general 10 a. m. to

Washington av., Flat G. cause has been set for hearing on the 20th WANTED-Housekeeper for widower with day of November, 1913, at 10 a. m., and | 3 children; good wages to competent perunless you appear at that time and answer son. Address Box J-146, News-Times.

paid while learning. L. S. Kent Cigar WANTED-Giri for stripping tobacco

good wages, steady work. L. S. Kent WANTED-Bunch makers and rollers. steady worl. L. S. Kent Cigar Co.

WANTED-Young womn for Shirt Mak ing; no previous experience necessary good pay while learning. Saturday after-noon off. Wilson Bros. Shirt Factory. W.

done. Good wages to sultable part

OFFICE HELP.

A SPECIAL REDUCTION will be made on a few scholarships this week, for either Shop, S. Michigan and Broadway. Mrs. Joseph circuit court at South Bend, Indi- DAY or NIGHT sessions. Kelly Business C. N. Andrews. Home 1638; Bell 3449. School, 120 E. Wayne st., over the Kinney

Shoe Store. Bell 943, Home 2484. OFFICE HELP. STUDENTS entering every week. Call forms. Best wishes to you

and arrange for course. Thomas School of HAVERSTOCK, the "WHITE" MAN, Stenegraphy & Typewriting, American GOOD LIVE man wanted; good position. Trust Bldg. Stenography. Typewriting, Call 305-307 Dean Bldg., 8 a. m. to 6 p. m. Office Methods, Commercial Correspondence, Emp. Dept. Day and Night School. We do fine developing and printing at

WANTED-At once, an experienced WANTED-YOUNG PROPLE TO EN. South Bend Camera Co., with J. Burke ROLL IN OUR NIGHT SCHOOL & Co., 230 S. Mich. st. Open evenings. COURSE OF THREE MONTHS ONLY WANTED-Carpenters and laborers, Kem- \$10. ANY OR ALL BRANCHES THE ble & Kuchn, new M. E. church, N. SAME PRICE, BUILD FOR SUCCESS. Practical Cabinet Maker. Furniture WANTED Boys over 16 years of age; FULL PARTICULARS CHEERFULLY liver, 318 N. S. Louis st. Bell phone 2468. Pay till cared. No blemish. First-class CALL BELL 551 OR HOME 5351 OR BET. SCRE'IN DOOR and windows should be work done. Prompt attention given to TER CALL AT THE COLLEGE OF. ordered now. We make all kinds and day calls. write to Chicago Telephone Supply Co., MICHIGAN STREET. ENTER NOW. and Machine Shop, 816 Portage av. Home THE SOUTH BEND BUSINESS COL- | phone 2032. LEGE.

day. Go west either car line to Olive, STUDENTS entering every week. Call and walk north to farm. J. F. Reynolds. | arrange for your course. Thomas School Of Stenography & Typewriting, American on Easy Payments. Phone for sample pau st. Bell phone 2139. WANTED Ten corn cutters at once. In- Office Methods. Commercial Correspond-

LOST AND FOUND.



WANTED-Position as bookkeeper and stenographer. Experienced and competent. J-144, News-Times.

HELP WANTED-MISCELLANEOUS. FOR SALE-A top buggy, good as new, MEN AND WOMEN WANTED for govern- W. Madison st. ment Jobs. \$90.00 month. Write for list Dept. 95G, Rochester, N. Y.

tion; no strike; write immediately for full WELL dressed men and women to adverparticulars. Address H. C. F., care News- tise and take orders. Desk 3, 218 N.

WANTED-People who have no machines or troublesome ones to come and see nishings, etc., in town of 1,000 located on a few days left in which to receive the the New White. See how different they two interurban lines in rich farming localare from others. You can buy them for ity, will invoice about \$7,000, long time HAVERSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd.

WANTED-MISCELLANEOUS.

piano might be used for one hour each

sonable. 132 Paris st. Bell phone 1312. LADIES let "BOB WHITE" make your cheap. Inquire at superintendent of rugs look like new for one cent a foot, schools office, new high school building. White Renovating Co., P. O. Box 509, See

FREE ALL THIS WEEK-A new Tampico scrub brush with each purchase of "BOB WHITE" imported carpet and rug cleaner.

WANTED-To do washing curtains. 607 N. Studebaker.

South Bend.

WANTED-Horses and cattle for fall and winter keeping. Frank B. Yoder, R. D. Bell phone 9475.

WANTED FOR RENT.

or 6-room house, moderate price. Call Bell 4195.

PERSONAL. THE way to study music. Read my teacher. After taking a lesson if not sat-

isfied it costs you nothing.
MAR'FIN F. PANE, Teacher of Piano. 1904. 309 W. Colfax Av.

MCHENRY Vocal Instructor. (Musical Director St. James' Choir) Season begins Monday, Sept. 1. 233 Jefferson Building, South Bend, Ind.

home in Osceola, Ind., where he will give readings daily and cure the sick without medicine. At home at all hours. WANTED-Young or middle-aged lady Celebrated \$5 readings, \$1. All interurban housework, family of two. Apply 418 W. pointment Bell phone 422. Heals sick

> WILBER'S LE GARO, 5c CIGAR. Hand made, union made; none better

Is more than SIX in ONE to the housewife in washing and cleaning. Phone 3368 ferson boulevard. today for IT.

BUSINESS OPPORTUNITIES.



three blocks from center, house modern, cheap rent, good lease, reasonable terms. Apply to 427 N. Michigan st. STANDARD, Custom-and Surgical Cor

sets that are guaranted. Spirella Corset

PERSONAL-I wish to thank the street car men for their courtesy to their patrons who ask to be directed where they can buy White Sewing Machines and dress 208 W. Jefferson Blvd.

KODAKS AND CUPPLIES. moderate prices. Satisfaction guaranteed.

JOHN L. JOHNSON.

RENT A TYPEWRITER OF ARMSTRONG. Bell 620; Home 1297. L. B. ARMSTRONG. at 126 S. Main st., Friday, Oct. 10, 1913. Boulevard.

BUSINESS OPPORTUNITIES.

and up; shears and knives ground, 5c. Bell phone 1361.

CARLIN'S REPAIR SHOP.

105 W. Divison st.

FOR S

AT THE SUBWAY NOW-SIX all expert barbers. A double shift. Open day and night. Plenty of good music. And see our prices. The instancaneous face bleach free with your shave. Don't miss this and a lot of our other good liberal stunts. We want your trade. Subway shop, ander street car station,

FOR SALE-MISCELLANEOUS. FOR SALE-22 White Wyandotte Pullets 51/2 months old. Bell phone 9582.

FOR SALE-A set of "Balzac" books, 30 volumes, silk bound; also have household goods. Leaving city. Inquire at 6 o'clock 401 E. South st.

and a good single harness. Inquire 520 of positions open. Franklin Institute, FOR SALE-Radiant Home coal stove in perfect condition. Inquire at 740 N Howard av. Phone Bell 1415.

CIDER BARRELS for \$2.00. 484 Fellows. Phone 6010

FOR SALE OR EXCHANGE-Stock dry goods, groceries, shoes, gents' furlease on brick two-story building, 24x80 ft. FOR RENT-Two furnished rooms for Will consider income city property or farm of equal value. Heckman & Van Valin, 118 S. Main. FOR SALE-For 30 days, wall paper at

half price, 3e and up per roll. Imported Ontmeal, 18c. All 2-tone paper at half price. Standard Varnish and Paints at day. Address University Student, care \$1.00 to \$2.00 per gal., that sold at \$1.50 and \$3.50 per gal. Five-year guaranteed roof paint at \$1.00 per gallon. Chicago FOR SALE-One 2x3x6 ft. Pittsburg Safe

FOR SALE-Art Garland hard coal burner. Call Home 1393 or 115 City Hall court. FOR SALE-One bay 61year-old horse at Farmers' 10c Feed Barn, 116 N. Mill st. White Renovating Co., P. O. Box 500, FOR SALE-A hard coal base burner; in good condition, fine heater and saver. Call at 428 Harrison av.

> FOR SALE-Full blood French poodles at 114 E. Jefferson boulevard, upstairs. FOR SALE-Beginning Wednesday, full line of household goods; also machine chest and tools. 116 E. Broadway. Bell

TWO SOWS with 21 pigs, H. 4562, R. R.

Bell phone 69; Home phone 2237. Public Drug Store, Michigan Street. Home LOVERS of highcass noney meet me on the market. A 9-lb. pail, \$1.00. C. A. Bunch, Lakeville, Ind.

guarantee then decide who will be your FOR SALE-bor a short time only we will give \$1.00 worth of cuttings with each lump or egg, \$4.50 per top. This coal party. Address Box J-16), care News- Bell Phone 290, satisfaction. We handle only the best grades of soft and hard coal, slab and body wood. Give us a call. G. C. Hart. FOR RENT-Modern flat, steam beat, with man, Old Singer Plant, Bell 70, Home

> FOR SALE. Automobiles, Motorcycles, Etc.



FOR SALE-1912 Excelsior Twin Motorcycle, good order. Call Bell County 9303. FOR SALE-One Ann Arbor Auto delivery wagon, practically new, \$400.00. M. and

8. Steam Vulcanizing Co., 305-307 E. Jef-

MUST sell "Baby 6", 48 H. P. 1912 Mitchell Touring car, fully equipped. Run about 5,000 miles. Good as new and guaranteed. Price \$985.00 cash or will take small runa- FOR RENT-A modern 8-room house, \$20; bout in on same. Call for demonstration, M. and S. Steam Vulcanizing Co., 305-307

YOUR LAST CHANCE. Ford 4 Cyl. Runabout......\$200.00 Model 10 Buick, 5 pass. 350.00 Electric Runabout, worth more than 300,001 1911 E. M. F. 5 passenger...... 350.00 Model "T" Ford, 5-passenger..... 350.00 Buick Delivery, a dandy 400.00 *************** taxes of ir Freet until purchase price has \$3\$555555555 Maxwell Runabout, a bargain..... 250.00 . Reo 4 Pass, or Delivery...... 225.00 Victoria Electric, real value..... 350.00 Call Quickly SEELY AUTO SCHOOL & GARAGE. 232 N. Michigan St.

E. Jefferson boulevard.

FOR SALE Horses, Carriages, Wagons, etc.



FOR SALE-Four Shetland ponies. dress Frank Walters, Nappanee, Ind.

DR. DANIEL J. HILL, Miller & Kirkley's 10c Hitch Barn, Beir Phone 3507.

LARGE Storage Sale of a fine lot of

FOR SALE-HOUSEHOLD GOODS. LAWN MOWERS ground, 35c and 50c; FOR SALE-Cheap, size 16 Art Garland Umbrellas Repaired and Recovered, \$1.00 | base burner. Inquire 1127 Haney av.

FOR SALE—PIANOS.



FURNISHED ROOMS.



light housekeeping; also sleeping rooms. 305 N. Lafayette. Bell phone 1758.

keeping. Private entrance. Suitable for two persons only, 425 S. Eddy. LIGHT housekeeping rooms, 1004 E. Madison st., modern. Bell 2511, Home 1396. FOR RENT-UNFURNISHED ROOMS.

FOR RENT-Unfurnished rooms. 210 N

WANTED-106 FURNISHED ROOMS, . answer is correct. Indiana Title & Loan 109 UNFURNISHED ROOMS, 100 . Ce., Title Bldg., Cor. Main and Center sts. FURNISHED LIGHT HOUSEKEEP. . Francs M. Jackson, President; Zar Hagey, * ING ROOMS, 100 HOUSES, 50 BOARD . Secretary. fuel . HOUSES. WEAVER & RINKER .

FOR RENT-OFFICE ROOMS. SALE of large stock of Holland Flower ed in rental of office and everything

FOR RENT-FLATS.

FOR RENT-Flat. Call 602 N. St. Louis. FOR RENT-A completely furnished flat, suitable for young couple, 11/2 blocks ton of our Celebrated Sunny South Coal, from center of city. Bargain for right

> or without large barn. 638 N. Michigan st. H. phone 6375; Bell 1737. FOR RENT-Eight-room flat 123 Laporte av. Call at 220 N. Michigan, Geo. J. av. Hoffman,

FOR RENT-MISCELLANEOUS FOR RENT-Third floor on 110 S. Michigan st.; rent extremely reasonable. S. 5. M. Robinson & Son, 110 S. Michigan St st. Home phone 6114; Bell 685.

FOR RENT-HOUSES



FOR RENT-Nine-room, new, modern or more furnished rooms can be rented and license to August, 1913. Will sel, for \$44 at once. Address J-147, care News-Times, \$2,500. good location. Inquire 316 Cushing st. Home phone 8176.

FOR RENT-Strictly modern 6-room house, 740 N. Diamond. Bell 4129. FOR RENT-Seven-room nouse 513 N. 11th | ment. st., River Park; water and gas; \$10 per month. Inquire 236 Paris. Bell 3556.

WEAVER & RINKER BOARD AND ROOM DIRECTORY * WHY TAKE THAT LONG, FRUIT. * for-\$1 per week. · LIGHT HOUSEKEEPING SUFFES. * Home 1908 or 6085. Bell 803. * OPEN SUNDAY 9 TO 11, 1 TO 2. . -HOME PHONE 8720. 426 JEFFERSON ELDG.

house, 502 N. Lufayette st., with or with- W. Grace st. out garage, Inquire H. A. Wood. Both phones 2328.

FOR SALE-HOUSES.

FOR SALE-On E. Dayton, 7 rooms; 3 rooms upstairs, 4 rooms and bath first Boor; combination fixtures; furnace; Home Phone 5935. strictly modern. Price \$2,750 cash or pay-

FOR SALE-6 room house on Quimby st., rent with me would be gind to take agency. 3333355 E. side. Some LaPorte property in Call J. A. McConough, room 3, Hobb's \$3555853 exchange for South Bend property. 431 Bidg. Bell 509; Home 630L Residence \$3555555 Jeff. Bldg. Home phone 6647, Bell 3158. Woodward av., with garage, A small -FOR SALE-HOUSEHOLD GOODS, cottage with bath, gas and electric light

> W. K. MCHENRY, Phone 5733.

payments.

FUR SALES-HOUSES.



FOR SALE-Lots on Leeper av. The most part pay. Price, \$5,000. F. E. May, Eddesirable location in the city. Safe and wardshurg, Mich. sure investment. Ideal location for a John F. Devine, Room 6, American Bldg. Bell phone 31, Home phone 5413.

fine shape, \$160; fine oak plane, easy terms, \$150; other instruments, some as low as \$100. Call soon to secure one of these. Welcott Music Co., 414 N. Michiof Michigan st. Partly modern. 850 down and balance like rent. F. M. Jackson, Home Phone 5686. Title Bullding, corner Main and Senter sts. Bell phone 4352; Home phone 6538,

> FOR SALE-House on Michigan av. 56 fine location; S rooms and strictly mod- Michigan av. A bargain for essh. ern. Bell phone 2010.

Phone 1571. FOR SALE OR TRADE Two sots with dwellings. Inquire 1101 S. 17th st., River 511 Allen st.

SOME bargains in real estate. House and lot for \$1,750.00, good location; part cash. Division st. in Lasalle Park addition. FOR RENT-Furnished rooms by night or balance to suit or will trade. Other propweek. The Vistula, 306 Vistula. Bell erties up to \$6,700.00. 309 W. Colfax av. Michigan st. Bell phone 1904. FOR RENT-Two rooms for light house- CHAPATON PLACE-\$5.00 down \$5.00 a

ments. North of St. Joseph hospital on sts. Notre Dame st. Start now and get a home. lots W. J. O'NEIL, Bell 4352; Home 6538. MR. REAL ESTATE PURCHASER-The most important question you will ask in losing a real estate deal is, "Is the title" good?" Thee Indiana Title and Loan Co. Bell Phone 866. will answer this question for you and give cossesses con excesses sees sees excesses | You a \$100,000 guarantee bond that the

* BOARD & ROOM DIRECTORY, 426 * FOR SALE-Lot 63 Oakland park; sever, JEFFERSON BLDG. HOME PHONE * curbing and sidewalk in and paid for. ****** sets offer made within ten days. Address Box J-127, care News-

FOR SALE-At a pargain, a new 6-room FOR RENT-Office rooms, either single lacdern house (just finished) at the extended or renewed 3 per cer of the or en suite. building is centrally io- southwest corner of Howard and St. Louis cated; elevator service and other mod- sts., convenient to street cars, desirable ern conveniences. Are your offices prop- location. Cash or contract, on terms to erly kept up? Janitor service includ- spit the purchaser location of suit the purchaser. Inquire of

Bulbs for fall planting. Sale will con-tinue until stock is all sold. Front of Dr. E. R. Dean, Dean Bldg.

W. P. FUREY,

Who need be AsHAMED to go to an hon-ocable loan company to borrow money?

Home Phone 5866 Rell Phone 586

FARA MANDS.

ern, with complete laundry in basement, W. K. MCHENRY,

118 S. Main St. WEITCOMB & RELIEB Offer for cash or easy terms

8-room modern house, new, Riverside 7-room modern house, Van Buren st. 7-room modern house, new, Cleveland 7-room modern house, new, N. O'Brien 7-room modern house, new, Miami st.

5-room modern house, new, E. Bowman \$35 Small frucking tracts of land west and 355 north of the city for sale.
WHITCOMB & KELLER,

7-room modern house, new, E. Bowman

Jeff. Bldg. Both Phones 1367 FOR SALE-Farm of Its acres of good \$55 your feet productive clay loam soil in southwest 715 your indebtedness into one 355 Michigan, 25 miles from rallway market. \$34 place. We loan Money on \$35 Can't be beat for stock fruit or grain. 333 Lauschold goods, etc., at the le-100 acres under cultivation, balance \$55 gal rate at interest 2 per cent \$85 meadow and timber, 30 acres mint or \$3, per month, plus \$3.00 for cost \$33 sugar beet land, which will produce \$100 \$5\$ of loan. Call and tuvestigate \$55 to \$150 per acre if properly worked. Will \$25 our new system. take a good botte and lot in town or 3 to \$35 5-ners lot near city with buildings there- | 3 8 \$ on, in part payment. Price \$60 per acre. \$55 Two year lease on 2-story brick build- 355 house on east side near car line. Two ing, containing saloon, with fixtures, stock \$35

> Two practically new dwellings on N. St. \$55 Joe st. Reuting for \$50 per month. Fine \$55 7-room residence on lot 53x165 feet at No. \$28 301 S. Mich. St., Cor. Wayne, \$33 1316 S. Main st. Hot water heat and all \$55 modern improvements, with open stair- | \$\$\$ way. Fruits and grapes. Paved streets, 355 Home Phore 6075. Beil 1359. sidewalk sewer, water and gas all in and \$\$\$

payments of \$1 per well. All payments all been paid. Will take the amount al- \$\$\$\$\$\$\$\$\$ * ready paid and pa haser can assume \$3235555 . payment for the balance at the rate called \$8888888 * LESS WALK WHEN WE HAVE . For particulars concerning an of the \$38888 Both Phones. . ROOMS TO SELECT FROM? ALSO . above call on J. W. Peters, or telepachy \$55436

REAL ESTATE

********** farm 4 miles north of South Bend; 1/2 mile from car line RENT-10-room strictly modern no buildings; A No. 1 hand, Inquire 1121 as any amount up to \$250. Time and \$5 FOR SALE-A ten-room flat building in ss

WILLIAM N. BERGAN. 325 Jefferson Blug. ment. Heckman & Van Valla, 118 S. Main FOR SALE-Farms from 5 acres to 200tracts; also have good city property. \$\$\$\$\$

Home 8650.

hardwood finish, -hot water heat and farm, a 25 acre farm, a 5 acre farm. All * * * AN IDEAL FARM * * * in good neighborhood. A bungalow all 100 acres two miles from town, with 9-room \$33 FOR SALE-One "Favorite" hard coal modern except furnice on Quincy st., \$2,- house, bank barn, sllo, and good outbuild- \$25 All Makes-late Models for Rent or Sold | heater; also one heater. Call 1129 Cam- 200. Also several new homes not far from lugs. Soil the best in the county, evens on the factory districts for sale for cash or farm as evidence. If you are looking for

REAL ESTATE. FOR SALE, EASY TERMS-My home, 1247 Michigan av. Modern, 7 rooms, fluished in quartered oak; fu nace, open fire place, large porch. Must sell quick. Make me un offer. Miller Guy.

FOR EXCHANGE.

FOR EXCHANGE -80 acres near Edwards burgh, Mich. Good house and fair barn. Owner desires a city residence and will take city property worth up to \$2,500 as

FOR SALE AND EXCHANGE-All kinds and sizes of farms, ranches, plantations FOR SALE—Nearly new mahogany piano, FOR SALE—Six-room cottage, S53 Mari- and city properties and stocks of mer-

302 Jefferson Bldg. ne 5686. Bell Phone 2648

FUR SALE.

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